Service Quality as Affected by Demographic Variables: A Study of Private Sector Insurer in India

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ABSTRACT: The purpose of conducting this research was to explore how the customers of the private sector Insurer perceive the various dimensions of service quality. This research was based on primary data which had been collected through a well-structured questionnaire (adapted from the PZB model of service quality). The qualified questionnaire had been collected from 400 respondents. This paper makes a useful contribution as there are very low number of studies that have been conducted in India on such dimensions like tangibility, reliability, responsiveness assurance and empathy. This research showed that perception of service quality varies from person to person. The study concluded that female respondents had more positive perception for private sector insurer towards the professional appearance of their employees, the dependability of staff in handling customer' service problems and the promptness in solving the queries as compared to their male counterparts. It was observed that the higher income group respondents had a more positive perception for the dimensions reliability, assurance and overall service quality but for tangibility, responsiveness and empathy dimensions no significant difference was observed. Post graduates and above educational group had a more positive perception towards dependability of staff in handling customers service problems, trust and confidence they have in employees and in overall service quality but when the tangibility, responsiveness and empathy dimensions were analyzed no significant difference was observed. For age, profession and marital status no significant difference in the perception of all the dimensions of service quality was observed.

Keywords: Service quality, dimensions, demographic variables and Private Insurer.
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INTRODUCTION

Service sector has been a major contributor to India's GDP and growth (Bhattacharya and Mitra 1990). It is the second largest employer after agriculture. Services sector accounts for 54.40% of total India's GVA of 169.61 lakh crore Indian rupees. With GVA of Rs. 50.43 lakh crore, Industry sector contributes 29.73%. While, Agriculture and allied sector shares 15.87%. India's services sector has emerged as a prominent sector in terms of its contribution to national and state incomes, trade flows, FDI inflows and employment.

The insurance sector plays a critical role in a country's economic development. It acts as mobilize of savings, a financial intermediary, a promoter of investment activities, a stabilizer of financial markets and a risk manager. The life insurance sector plays an important role in providing risk cover, investment and tax planning for individuals.

H.Sadhak (2006) in his article 'Life Insurance and the Macro economy: Indian Experience', has observed that there is a very significant relationship between the demand for life insurance and various macroeconomic variables. High growth of GDP induces an economic effect through higher per capita and disposable income and savings, which in turn create a favourable market demand for life insurance. On the other hand, life insurance also provides support to the capital market and savings data pertaining to Indian life insurance and macroeconomic variables broadly indicate a close relationship and interdependence between macroeconomic variables and life insurance demand.

REVIEW OF LITERATURE

Service Quality: Hoffman & Bateson (1997) defined service quality as an attitude that is established by long term assessment of overall performance. Service quality is generally considered as delivery of an excellent or high value service to the customer preferably exceeding his expectations (Tahar, 2008). According to (Gronroos, 2000) services are- an activity of more or less intangible nature that normally, but not necessarily, takes place in interactions between the customer and service employees and/or physical resources or goods and /or the service provider, which are provided as solutions to clients problems. Some researchers define services as processes that are produced and consumed with the involvement of customers in the production and consumption of services (Edvardsson, 2005). The American Marketing Association defines services as - "Activities, benefits and satisfactions which are offered for sale or are provided in connection with the sale of goods."

The most basic distinguishing characteristic of services is *Intangibility.* Because services are performances or actions rather than objects, they cannot be seen, felt, tasted or touched in the same manner in which goods can be sensed (Zeithaml et al. 1985). The intangible nature of service is argued to be one of the fundamental characteristics of service which differentiates services from goods (Bateson 1979).

Heterogeneity reflects the potential for high variability in service delivery (Zeithaml et al. 1985). The quality and essence of service can vary from producer to producer, from customer to customer and from day to day. Given the very nature of services, each service offering is unique and cannot be exactly repeated even by the same service provider. While products can be mass produced and be homogenous the same is not true of services. *Inseparability* of production and consumption involves simultaneous production and consumption of services. Where goods are first produced, then sold and then consumed, services are first sold then produced and consumed simultaneously (Regan 1963). The fourth characteristic of services highlighted in the literature is *Perishability*. Perishability refers to the fact that services cannot be saved, stored, resold or returned. Because services are performances that cannot be stored service businesses frequently find it difficult to synchronize supply and demand (Zeithaml et al. 1985). Onkvisit& Shaw (1991) suggest that services are "time dependent" and "time important" which make them very perishable.

Therefore, services could be seen as more intangible than goods, more difficult to separate the production and consumption, more heterogeneous and more perishable than goods (Wilson *et al*., 2008).

Service quality is viewed as either a difference between the expectations and perception of the service or as an attitude based view. The first view was suggested by Parasuraman, Zeithaml& Berry (1988) who view service quality as a comparison between customer's expectations and perception of service quality. They developed a model based on the difference between the customer's expectations and perception of service quality. Cronin & Taylor (1992) argue that service quality should be viewed as the customer's attitude towards a service. This view supports the measurement of service quality based on the perception (performance only) of service quality. Rust &Oliver (1994) concur with the idea that perceived service quality is similar in meaning to attitude which includes the overall judgment of a product or service.

Measuring Service Quality: SERVQUAL is used to measure service quality as a multi-dimensional construct across five dimensions: tangibility, reliability, responsiveness, assurance and empathy (Cui, Lewis & Park, 2003). The five dimensions are explained in detail below:

Tangibility: the physical appearance of the facility which includes materials, equipment and personnel. This enhances the image of the company and provides a more positive image in the way the customer perceives the service.

Reliability: this refers to service reliability, which is different from product reliability and involves the service provider to be able to perform the services accurately and dependably. This means that the

company fulfils its promises with regard to the delivery of the service, the price and solving the customer's problems.

Responsiveness: the readiness to provide timely service by the service provider. This includes paying attention to the customer, and dealing with the customer's complaints and problems in a timely manner. Responsiveness is being flexible with the customer and trying to accommodate the customer's demands and performing the service without delay.

Assurance: the ability to deliver services at a professional level. This includes the employee's knowledge and courtesy which inspires confidence in them. Having trust and confidence in the employee leads to the customer having more trust in the company itself. For example, a salesman who sells health insurance needs the customer's trust, in order for them to buy the health insurance (Wilson et al., 2008).

Empathy: the ability to understand customer needs and to give personal attention. This includes the ability to show the customer that the service provider cares about him/her because they know how valuable s/he is to the business. It is being able to build a relationship with the customer, understanding their needs and providing him/her with personalized services.

Siddiqui & Sharma (2010): The study strives to develop a valid and reliable instrument to measure customer perceived service quality in life-insurance sector. A conclusive cross sectional descriptive research design was used to study the service quality structure and its key dimensions in life insurance sector. The survey instrument was a SERVQUAL type questionnaire relevant to insurance industry, which consisted of 26 statements for both expectations and perception scores, regarding various aspects of service quality. These service quality aspects were identified by a detailed exploratory identification process. This included five focus group discussions (with 40 life insurance policyholders); eight in-depth interviews (three with branch managers and five with agents of various life insurance companies). Quota (multi stage) and shopping mall intercept sampling schemes have been employed for data collection from 868 respondents (policyholders). Exploratory factor analysis of perception and expectation scores (separately) yielded a six dimensional instrument comprising of *assurance, personalized financial planning, competence, corporate image, tangibles* and *technology* is suggested. The results of Analytical Hierarchy Process (AHP) highlight the priority areas of service improvement and reveal that not all dimensions contribute equally to overall expectations of service quality in life insurance context i.e. there is a hierarchy of service quality factors in this industry. The study indicates that among the various service quality dimensions in the life insurance industry, *assurance* is the most important determinant of service quality, followed by *personalized financial planning*, *competence, corporate image, tangibles and technology*, in that order.

Ahmad &Sungip (2008) the purpose of this paper was to evaluate customers' general expectation and perception of insurers in terms of services offered at the insurance service counter (ISC). Other than that, this paper also examined the relationship between the demographic factors and SERVQUAL mean score. The study utilized the survey approach. The sample consisted of 319 respondents. The purpose of this research project is to determine the importance of five service quality dimensions from the customer viewpoints. In this study, the respondents were asked to evaluate 56 items(28 each on perception and expectation) using the rating of a seven-point scale worded positively in short statements The result shows huge gap for reliability, responsiveness and empathy, which reliability shows highest gap between customers' perception and expectation. This research illustrates reliability emerged as the most critical determinant of SERVQUAL measure for service quality. The other dimensions (tangible, responsiveness, assurance and empathy) appear important but reliability dominates.

Bala&Sandhu (2011) the aim of the study was *to measure customers' perception towards life insurance service quality by applying a framework developed by Sureshchandar et al. (2001).* Using non-probabilistic convenience sampling technique, 450 customers were approached personally at their work places and residence, which resulted in 337 usable questionnaires. Based on the qualitative research, a modified scale containing 52 items was used to measure perceived service quality. Computation of Cronbach alpha values resulted in the reduction of 52 item customer perception scale to 42 items. The

performance only measure of this scale was then Factor analyzed using the Principal Component method with Varimax rotation. The findings demonstrate a seven factor construct (consisting of 34 items) representing *Proficiency; Media and presentations; Physical and ethical excellence; Service delivery process and purpose; Security and dynamic operations; Credibility; and Functionality.* To assess the overall effect of the instrument on service quality and to determine the relative importance of the individual dimension of the generated scale, Multiple Regression Analysis has been performed. The adjusted R^2 of 0.143 (p=0.000) indicates that 14.3 percent of variance in overall service quality is predicted by the service quality dimensions. Further the results also indicate that Proficiency; Physical and ethical excellence; and Functionality appeared to be significant predictors ($p < 0.05$) of overall service quality.

Upadhyaya&Badlani (2011)the main objective of the study is to see the factor affecting service quality which ultimately leads to customer satisfaction of life insurance customer in India. The research design chosen for this study is descriptive research design. The questionnaire was administered through mail and in person to 300 respondents. The researcher got reply from 206 respondents (68.7%) The data was collected by using the convenience sampling technique. Statements related to service quality dimensions were based on past literature. The questionnaire developed was reviewed by professionals, experts and trained personnel in order to increase the validity and reliability of questionnaire and response. Further the questionnaire developed by the researcher was pre tested on 30 respondents. The basic dimensions were borrowed from SERVQUAL scale and additional items were incorporated making it a 34 item measurement scale. Factor Analysis helps to extract nine factors, viz., Pricing, Employee Competence, Product & Service, Technology, Physical Appearances, Trust, Service Delivery, Advertising and Service Management from variables. .Research scholar used Principal Component Analysis (PCA) method for factor extraction taking those factors only whose values are greater than 0.5 for the purpose of interpretation.

Gayathri (2005): The study focused on comparing service quality dimensions for major insurance service providers in India and to relate SERVQUAL scores with customer satisfaction. It was found that LIC score consistently lower in all the five dimensions and TATA scored high in all the dimensions. A study of correlation matrix indicates a high degree of correlation between reliability, responsiveness and empathy. To relate customer satisfaction with SERVQUAL dimensions, multiple regression equations were developed. Assurance, Empathy and Reliability are the three important dimensions, which affect the satisfaction levels on insurance companies.

Moderating effect of Demographic Variables on the perception of Service Quality: Research suggests that demographics do have an effect on some service quality dimensions such as the reliability dimension (Paulins, 2005). According to Meng et al (2009) demographic information shows that customers with different demographic characteristics have different perceptions of service quality. Spathis et al. (2004) studied the service quality of Greek banks on the basis of customers' perceptions. They also analyzed effects of gender on customers' perception of service quality dimensions such as effectiveness and assurance, access, price, tangibles, service portfolio and reliability. According to Ogden & Ogden (2005) the most important demographic information is 'marital status' because it shows if customers are buying for themselves, for a spouse, or a family with children. Education level is an important demographic information because as customers `become more educated they demand different products and different levels of service (Kent & Omar, 2003). Kotler& Armstrong (2010) suggest there has been an increase in educated people in the United States and this leads to an increase in the demand for quality products.

MODEL AND HYPOTHESES

The study considered the moderating effect of variables which included 6 demographic factors: (i) Gender (ii) Age (iii) Income (iv) Education (v) Occupation and (vi) Marital Status. The review of literature indicated that the customers differ in their perception of service quality and its dimensions. The

difference in the perception may be due to some demographic factors. The hypotheses were formulated as under:

Figure 1: Research model for perceived service quality and its dimensions
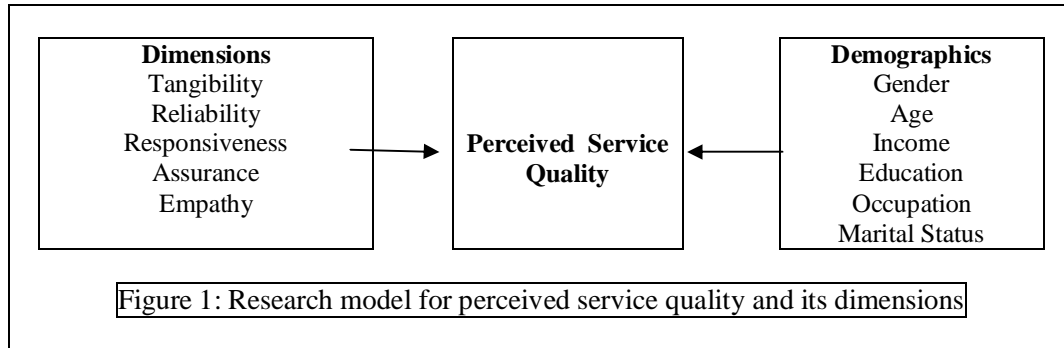
H1: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of gender.

H2: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of age.

H3: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of income.

H4: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of educational qualification.

H5: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of profession.

H6: There would be a significant difference in the perceived Service quality and its various dimensions for HDFC Life customers on the basis of marital status.

METHODOLOGY

For the present research, a private sector insurer namely HDFC Life was taken into consideration. The data was collected through convenient sampling technique from the four towns of Himachal Pradesh namely Shimla, Kullu, Mandi,and Dharamsala. Some questionnaires were administered to customers visiting the branch and the help of insurance agents was also sought to identify the customers. A total of four hundred and fifty questionnaires were collected, but some of these were non-qualified and were rejected. So, the final sample consisted of four hundred customers from different towns. The service quality is assessed based on Parasuraman, et. al.,"s (1988) five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. The questions for measuring the service quality were taken from a standardized scale SERVPERF (Cronin & Taylor (1994)).All questions are measured on 5-point likert scale where "1=strongly disagree", "2= disagree","3=neutral", "4=agree", and "5=strongly agree". In order to accomplish the objectives, T-test and Anova have been applied.

RESULTS AND DISCUSSION

Demographic characteristics of customers: The demographic characteristics of customers of the HDFC Life were analysed and the results are presented in Table 1. Results of description showed that the HDFC Life sample consists of greater percentage of males customers (65.8%) than female customers. Majority of the respondents/customers (52.3%) were in the age group > 35 years. Most of the customers had an annual income of > 5 Lac (51.8%). Most of the customers were Post graduates and higher (58.5%). Majority of the respondents were Govt. employees (62.5%). The respondent of the HDFC Bank had a greater percentage of married customers (78%) than the unmarried customers.

Table 1: Demographic characteristics of customers of the HDFC Life.

Particulars	Frequency	Percent
Gender		
Male	263	65.8
Female	137	34.3
Age		
≤ 35 yrs	191	47.8
> 35 yrs	209	52.3
Annual Income		
≤5 Lac	193	48.3
>5 Lac	207	51.8
Education		
Graduate and below	166	41.5
Post Graduate and Higher	234	58.5
Profession		
Govt. Employees	250	62.5
Private Employees	96	24.0
Own Business	28	7.0
Others	26	6.5
Marital Status		
Married	312	78.0
Unmarried	88	22.0

Difference in the perceived service quality and its dimensions for the HDFC Life customers on the basis of Gender: To find out whether there was any difference between the perception of male and female customers of HDFC Life, independent t-test was performed (Table 2). The t-value is greater than the table value for tangibility, reliability, responsiveness and empathy dimensions. And the t-value is less than the table value for overall service quality and assurance dimensions. Thus, hypothesis H1 pertaining to significant difference based on gender was partially accepted.

Table 2: t-test for the difference in the perceived service quality and its five dimensions for HDFC Life customers on the basis of Gender.

Group Statistics					
	Gender	N	Mean	S.D.	t-value
Tangibility	Male	263	11.73	.824	2.043*
	Female	137	11.88	.587	
Reliability	Male	263	16.14	.917	2.455*
	Female	137	15.87	1.136	
Responsiveness	Male	263	7.85	.906	2.121*
	Female	137	8.08	1.078	
Assurance	Male	263	12.37	2.769	.459
	Female	137	12.24	2.577	
Empathy	Male	263	16.61	.875	2.427*
	Female	137	16.34	1.134	
Service quality	Male	263	64.71	3.356	.810
	Female	137	64.41	3.566	

0.05 level of significance

Difference in perceived service quality and its five dimensions for HDFC Life on the basis of Age:
To find out whether there was any difference between the perception of the customers of HDFC Life, on the basis of age, independent t-test was performed. The t-value (Table 3) is less than the table value for all the dimensions of service quality. Thus, hypothesis H2 pertaining to significant difference based on age was reject.

Table 3: t-test for the difference in the perceived service quality and its five dimensions for HDFC Life customers on the basis of Age.

Group Statistics					
	Age	**N**	**Mean**	**S.D.**	**t-value**
Tangibility	≤ 35 Years	191	11.75	.773	.660
	Above 35 Years	209	11.80	.737	
Reliability	≤ 35 Years	191	16.03	1.005	.353
	Above 35 Years	209	16.07	1.007	
Responsiveness	≤ 35 Years	191	7.94	.982	.141
	Above 35 Years	209	7.92	.968	
Assurance	≤ 35 Years	191	12.14	2.810	1.333
	Above 35 Years	209	12.50	2.595	
Empathy	≤ 35 Years	191	16.52	.989	.033
	Above 35 Years	209	16.52	.971	
Service quality	≤ 35 Years	191	64.38	3.534	1.269
	Above 35 Years	209	64.81	3.322	

Difference in perceived service quality and its five dimensions for HDFC Life on the basis of Income: To find out whether there was any difference between the perceptions of the customers of HDFC Life, on the basis of income, independent t-test was performed (Table 4). The t-value is less than the table value for tangibility, responsiveness and empathy dimensions of service quality. But, for overall service quality, reliability and assurance the t-value is greater than the table value. Thus, hypothesis H3 pertaining to significant difference based on income was accepted except for the dimensions tangibility, responsiveness and empathy.

Table 4: t-test for difference in perceived service quality and its five dimensions for HDFC Life on the basis of Income

Group Statistics					
	Annual Household Income	**N**	**Mean**	**S.D.**	**t-value**
Tangibility	≤5 Lac	193	11.77	.765	.337
	Above 5 Lac	207	11.79	.744	
Reliability	≤5 Lac	193	15.93	1.078	2.355*
	Above 5 Lac	207	16.16	.920	
Responsiveness	≤5 Lac	193	8.00	1.031	1.385
	Above 5 Lac	207	7.86	.914	
Assurance	≤5 Lac	193	11.95	2.919	2.697*
	Above 5 Lac	207	12.68	2.439	
Empathy	≤5 Lac	193	16.45	1.075	1.461
	Above 5 Lac	207	16.59	.876	
Service quality	≤5 Lac	193	64.09	3.711	2.921*
	Above 5 Lac	207	65.09	3.072	

*0.05 level of significance

Difference in perceived service quality and its five dimensions for HDFC Life on the basis of Educational Qualification: To find out whether there was any difference between the perceptions of the customers of HDFC Life, on the basis of educational qualification, independent t-test was performed (Table 5). The t-value is less than the table value for tangibility, responsiveness and empathy dimensions of service quality. But, for overall service quality, reliability and assurance the t-value is greater than the table value. Thus, hypothesis H4 pertaining to significant difference based on educational qualification was accepted except for tangibility, responsiveness and empathy.

Table 5: t-test for difference in perceived service quality and its five dimensions for HDFC Life on the basis of Educational Qualification.

Group Statistics					
	Educational Qualification	**N**	**Mean**	**S.D.**	**t-value**
Tangibility	Graduate and Below	166	11.85	.735	1.564
	Post Graduate and Above	234	11.73	.764	
Reliability	Graduate and Below	166	16.20	.903	2.580*
	Post Graduate and Above	234	15.94	1.061	
Responsiveness	Graduate and Below	166	7.86	.946	1.196
	Post Graduate and Above	234	7.98	.991	
Assurance	Graduate and Below	166	12.73	2.401	2.535*
	Post Graduate and Above	234	12.04	2.868	
Empathy	Graduate and Below	166	16.54	.912	.381
	Post Graduate and Above	234	16.50	1.024	
Service quality	Graduate and Below	166	65.18	3.030	2.855*
	Post Graduate and Above	234	64.20	3.635	

*0.05 level of significance

Table 6a: t-test for difference in perceived service quality and its five dimensions for HDFC Life on the basis of Profession

ANOVA					
	Profession	**Sum of Squares**	**df**	**Mean Square**	**F**
Tangibility	Between Groups	.787	3	.262	.460
	Within Groups	225.853	396	.570	
	Total	226.640	399		
Reliability	Between Groups	3.445	3	1.148	1.138
	Within Groups	399.555	396	1.009	
	Total	403.000	399		
Responsiveness	Between Groups	1.330	3	.443	.466
	Within Groups	376.710	396	.951	
	Total	378.040	399		
Assurance	Between Groups	41.174	3	13.725	1.892
	Within Groups	2872.576	396	7.254	
	Total	2913.750	399		
Empathy	Between Groups	.259	3	.086	.090
	Within Groups	381.581	396	.964	
	Total	381.840	399		
Service quality	Between Groups	68.075	3	22.962	1.945
	Within Groups	4619.515	396	11.665	
	Total	4687.590	399		

Difference in perceived service quality and its five dimensions for HDFC Life on the basis of Profession: Table-6a depicts one way ANOVA test among customers of different professions for various dimensions of service quality. The calculated value of F is less than the table value for all the dimensions of service quality. Hence, hypothesis H5 for significant difference based on profession was rejected.

Table 6b: Mean and standard deviation of service quality and its dimensions on the basis of Profession

	Profession							
	Govt. Employee N=250		Private Employee N=96		Own Business N=28		Others N=26	
Dimension	**Mean**	**S.D.**	**Mean**	**S.D.**	**Mean**	**S.D.**	**Mean**	**S.D.**
Tangibility	11.78	.738	11.79	.767	11.89	.685	11.65	.936
Reliability	16.06	1.014	16.06	.993	16.21	.995	15.73	.962
Responsiveness	7.92	.981	7.88	.965	8.00	1.018	8.12	.909
Assurance	12.36	2.718	12.27	2.743	13.07	2.276	11.35	2.667
Empathy	16.53	.986	16.52	.940	16.43	.959	16.54	1.104
Service Quality	64.65	3.470	64.52	3.452	65.61	3.095	63.38	3.034

Difference in the perceived service quality and its five dimensions for LIC customers on the basis of Marital Status: To find out whether there was any difference between the perceptions of the customers of HDFC Life, on the basis of marital status, independent t-test was performed. The t-value is less than the table value for all the dimensions of service quality. Hence, hypothesis H6 for significant difference based on marital status was rejected.

Table 7: t-test for the difference in the perceived service quality and its five dimensions for LIC customers on the basis of Marital Status

Marital Status		**N**	**Mean**	**S.D.**	**t-value**
Tangibility	Married	312	11.76	.764	1.225
	Unmarried	88	11.86	.714	
Reliability	Married	312	16.04	.988	.184
	Unmarried	88	16.07	1.070	
Responsiveness	Married	312	7.92	.945	.480
	Unmarried	88	7.98	1.072	
Assurance	Married	312	12.32	2.660	.060
	Unmarried	88	12.34	2.864	
Empathy	Married	312	16.54	.951	.896
	Unmarried	88	16.43	1.070	
Service quality	Married	312	64.58	3.350	.225
	Unmarried	88	64.68	3.709	

CONCLUSION

The perception of male and female respondents of HDFC Life vary significantly for tangibility, reliability, responsiveness and empathy dimensions of service quality. Overall service quality and its responsiveness dimension did not vary significantly for the male and female respondents of HDFC Life customers. There was no significant difference in the perception of all the dimensions of service quality for different age groups meaning there by that all the respondents from different age groups perceived the same service quality for all its dimensions. On the basis of different income groups, there was a significant difference in the perception of service quality and its dimensions namely reliability, assurance, and overall service quality. For tangibility, responsiveness and empathy dimensions no significant

difference was observed. On the basis of different educational backgrounds, there was a significant difference in the dimensions of service quality for reliability; assurance and overall service quality and no significant difference was observed in the perception of tangibility, responsiveness and empathy dimensions of service quality. Both the educational groups had the same level of tolerance for these dimensions. On the basis of profession and marital status no significant difference was observed in the perception of all the dimensions of service quality.

Thus, this present research concluded that service quality is one of the most important factors in the private sector Insurer. The finding reinforces the need for managers to place an emphasis on the underlying dimensions of service quality and take into account the moderating effect of demographics. The managers should periodically assess and monitor service quality and recognize its importance in developing and maintaining enduring relationship with their customers as crucial parameters leading to increased performance.

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